

Old Age, Disability, Death

First and current law: 1990. Revised 1999.
 Disability and death benefits payable starting in 1991.
 Old-Age Benefits payable starting in 1998.
 Type of program: Social insurance system.
Exchange rate: U.S. \$1.00 equals 35.97 baht.

Coverage

Employees of firms with 10 or more workers. Voluntary coverage for the self-employed, starting September 2, 1994.
 Separate programs for civil servants and private school teachers.
 Employees of foreign governments or international organizations, and Thais working abroad are exempt.

Source of Funds

Insured person: 1% of employee's wages.
Employer: 1% of employee's wages.
Government: 1% of employee's wages.
 Above contributions finance old age pension and child allowance (temporary rate will be increased up to 3%).
 Contributions for disability and death, see sickness and maternity contributions, below.

Qualifying Conditions

Old-age pension: Age 55 and 180 months contributions.
Disability benefits: Same as for cash sickness benefits. Must already have received cash sickness benefits for period of one year.
Survivor benefit: Funeral grant: 1 month contribution in 6 months prior to death. Death must have resulted from a non-occupational injury or illness (if occupational injury or illness, see Work injury, below).
Old-Age Benefits
 Old-Age pension: 15% of average wage of the last 60 months. In case the insured person has paid contribution for over 180 months, the rate will increase 1% per additional twelve months of contributions above 180 months.
 Lump sum refund: employee contribution if less than twelve months contributions. Employer and employee contributions plus interest if more than twelve months contributions. (In case the insured person can not complete 180 months contribution.)

Permanent Disability Benefits

Disability benefit: 50% of prior wage payable for whole life.
 Maximum: 250 baht a day.

Survivor Benefits for dependents

Survivor benefit: lump sum at the amount of ten times of last month old age pension in case the pensioner died within sixty months since the date of entitlement to old age pension.
 Funeral grant: 30,000 baht.

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
 Social Security Office, administration of program.

Sickness and Maternity

First and current law: 1990. Revised 1994.
 Type of program: Social insurance system.

Coverage

Same as for Old Age, Disability, Death.

Source of Funds

Insured person: 1% of employee's wages.
Employer: 1% of employee's wages.
Government: 1% of employee's wages.
 Above contributions also finance disability and death wage range for contribution purposes between 1,650 – 15,000 baht per month.

Qualifying Conditions

Cash sickness and medical benefits: 3 months of contribution in 15 months before date of treatment.
Cash maternity and medical benefits: 7 months of contribution in 15 months before treatment. Limited to 2 pregnancies.

Sickness and Maternity Benefits

Sickness benefit: 50% of wages. Maximum: 250 baht a day.
 Payable for up to 90 days for each illness, but for not more than 180 days in any calendar year. (For each incidence of chronic disease, payable for not more than a total of 365 days.)
Maternity benefit: 50% of wages payable for up to 90 days for each confinement. Payable only for female insured person.
 Lump sum of 4,000 baht per one confinement.

Workers' Medical Benefits

Medical benefits: Medical examination and treatment, hospitalization, medicines, ambulance fees, rehabilitation, and other necessary expenses under the capitation system.

Dependents' Medical Benefits

Medical benefits for dependents: Maternity medical benefits for spouse. (Lump sum only.)

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.
 Social Security Office, administration of program.

Work Injury

First law: 1972.
 Current law: 1994.
 Type of program: Compulsory insurance with public carrier.

Coverage

Employees of industrial and commercial firms with 10 or more workers. Exclusions: Employees in agriculture, forestry and fishing, state enterprise, private schools and government.

Source of Funds

Insured person: None.
Employer: 0.2% to 1.0% of payroll, according to risk classified by industrial classification.

Government: None.

Qualifying Conditions

Work-injury benefits: No minimum qualifying period.

Temporary Disability Benefits

Temporary disability benefit: 60% of wages. Minimum, 2,000 baht a month; maximum, 9,000 baht.

Payable after 3-day waiting period (paid retroactively if incapacity lasts more than 3 days).

Permanent Disability Benefits

Permanent total disability benefits: 60% of average monthly wage for 15 years.

Permanent partial disability: 60% of average monthly wage.

Payable for up to 10 years according to degree of incapacity, or as a lump sum.

Workers' Medical Benefits

Medical benefits: Necessary medical, surgical, and hospital services. Maximum limit on cost, 35,000 baht.

Survivor Benefits

Survivor pension: 60% of average monthly wages, according to number and type of survivors. Payable for up to 8 years or as a lump sum. Eligible survivors: Employee's spouse, parents, and children under age 18 (no age limit if student or disabled). Each survivor receives an equal amount.

Funeral grant: 100 times the minimum daily wage (162 baht per day since September 19, 1997).

Administrative Organization

Ministry of Labor and Social Welfare, general supervision.

Social Security Office, administration of program through Workmen's Compensation Fund Office.

Qualifying Conditions

Child allowance benefits: 12 months of contribution in 36 months before the month of entitlement. Child must be under age 6 (maximum 2 children).

Family Benefits

Child allowance: Monthly allowance amounting to 150 baht per child. In case the insured person is disabled or dead while the child is under age 6, the child shall be entitled until reaching age 6.

Unemployment

(Included under the 1990 Social Security Act, implementation pending Royal Decree.)

Family Allowance

(Included under the 1990 Social Security Act, implementation starting in 1998.)

First and current law: 1990. Revised 1999.

Type of program: Social insurance system.

Coverage

Same as for Old Age, Disability, Death.

Source of Funds

Insured person: See pension contribution above.

Employer: Same.

Employee: Same.